

POSITIVE PAY

You built your business. Help protect what you've built.

Put an added layer of check-fraud protection
to work for your business.

MORE THAN A CHECK. A CHECK AGAINST YOUR RECORDS.

Positive Pay is a Cash Management product designed to help mitigate check-fraud risk. It compares check items ready for processing against a client-approved list, using the details you provide to confirm an item's accuracy and eligibility for payment.

01 / ADDED PROTECTION

Give your checks a second look.

Add a verification step to check processing by comparing items with your approved records.

02 / YOUR INFORMATION

Your details. The reference point.

The check information your business supplies is the basis for checking payment eligibility.

03 / BANKING SUPPORT

A conversation. A practical next step.

Explore how Positive Pay can fit your check-issuance process with Business Banking at MYB.

Make fraud protection part of your business.

Talk with Business Banking at MYB about how Positive Pay can fit your check-issuance process. See the next page for how it works.

A CLEARER PICTURE OF POSITIVE PAY

Your approved list. A stronger verification process.

Bring your business's check records into the payment-verification process.
Here is how the pieces fit together.

- 1 Provide the check details.**
Supply your client-approved list of issued checks. The guide's sample file includes account type, account number, amount, check number, issue date and payee.
- 2 Compare items with your records.**
Positive Pay compares check items ready for processing with your approved list. The information your business supplies is the reference for verification.
- 3 Check accuracy and payment eligibility.**
The comparison helps confirm whether an item is accurate and eligible for payment based on the details you provided. It is designed to help mitigate check-fraud risk.

BUILT INTO BUSINESS ONLINE BANKING

From check records to a reusable file template.

PREPARE

Start with a CSV file.

Access Positive Pay through Business Online Banking. Create a File Import Template and select your formatted CSV file.

CONFIGURE

Map the information.

Match file columns to Data Types for future processing. Set header and footer rows, amount formatting and the file delimiter.

COMPLETE

Create and confirm.

Create the template. If Import Attached File is selected, the file is processed with it. Check for the applicable green success banners.

More flexibility in the setup: Mask Format can mask character details on upload. Prompt on Import lets users assign values at import time. In Item Type Code Mapping, **Issue** marks a check; **Void** and **Stop Pay** create exceptions for review.